

**Information to identify the case:**

Debtor 1	<u>Chandramauli R. Amin</u>	Social Security number or ITIN	xxx-xx-5429
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Leena C. Amin</u>	Social Security number or ITIN	xxx-xx-3525
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-21714-JKS			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Chandramauli R. Amin  
dba AUM Shivam LLC

Leena C. Amin  
dba AUM Service Network LLC, dba AUM  
Lakshmi LLC

9/12/24

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Chandramauli R. Amin  
Leena C. Amin  
Debtors

Case No. 19-21714-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 12, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Chandramauli R. Amin, Leena C. Amin, 3 Fairmont Road, Parsippany, NJ 07054-3912
518297109	+ Dilipkumar Patel and Vena Patel, c/o Ronald P. Groseibl, Esq., 17-10 River Road, Suite 3C, Fair Lawn, NJ 07410-1250
518297110	+ Diliplumar Patel and Vena Patel, c/o Ronald P. Groseibl, Esq., 17-10 River Road, Suite 3C, Fair Lawn, NJ 07410-1250
518297113	+ Dsicover Bank, c/o Glenn S. Garbus, Esq., 7 Banta Place, Hackensack, NJ 07601-5604
518297115	Good Year Credit Card, P.O. Box 6403, Sioux Falls, SD 57117-6403
518297119	+ Malibu Media LLC, c/o Patrick J. Cerillo, Esq., 4 Walter Foran Blvd, Suite 402, Flemington, NJ 08822-4669
518297120	+ Performance Food GRO, c/o Mitchell J. Malzberg, Esq., 6 East Main Street Suite 7, Clinton, NJ 08809-2627
518297123	+ Subway Real Estate LLC, c/o Jessica A. Maier, Esq., 347 Mt. Pleasant Avenue, Suite 300, West Orange, NJ 07052-2730
518297124	US Foods Inc., c/o Joseph Molinaro, Esq., 648 Wyckoff Avenue, Wyckoff, NJ 07481-1428
518297125	US Foods, Inc., c/o Joseph A. Molinaro, Esq., 648 Wyckoff Avenue, Wyckoff, NJ 07481-1428

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 12 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 12 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Sep 13 2024 00:31:00	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	+ EDI: AIS.COM	Sep 13 2024 00:31:00	BMW Financial Services NA, LLC Department, C/O AIS, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Sep 13 2024 00:31:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518318140	EDI: PHINAMERI.COM	Sep 13 2024 00:31:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518297102	Email/PDF: bncnotices@becket-lee.com	Sep 12 2024 20:47:52	American Express, P.O. Box 650448, Dallas, TX 75265-0448
518334590	Email/PDF: bncnotices@becket-lee.com	Sep 12 2024 20:58:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518297104	+ EDI: BMW.COM	Sep 13 2024 00:31:00	BMW Financial Services, 300 Chestnut Ridge Rd, Woodcliff Lake, NJ 07677-7739
518337837	+ EDI: BMW.COM	Sep 13 2024 00:31:00	BMW Financial Services NA, LLC, 1400 City

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			View Drive, Columbus, OH 43215-1477
518304339	+ EDI: AISACG.COM	Sep 13 2024 00:31:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518297107	+ EDI: CITICORP	Sep 13 2024 00:31:00	CitiBank, 399 Park Avenue,, New York, NY 10022-4614
518297108	+ EDI: CITICORP	Sep 13 2024 00:31:00	CitiBank - Costco, 399 Park Avenue,, New York, NY 10022-4614
518297111	EDI: DISCOVER	Sep 13 2024 00:31:00	Discover Bank, P.O. Box 6103, Carol Stream, IL 60197-6103
518306557	EDI: DISCOVER	Sep 13 2024 00:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519040331	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 12 2024 20:45:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation,, Serviced by Select Portfolio Servicing,
519040330	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 12 2024 20:45:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518297114	+ EDI: PHINAMERI.COM	Sep 13 2024 00:31:00	GM Financial, PO Box 183593, Arlington, TX 76096-3593
518297116	+ EDI: CITICORP	Sep 13 2024 00:31:00	Home Depot Credit Card, c/o CitiBank, P.O. Box 790328, Saint Louis, MO 63179-0328
518297117	+ EDI: IRS.COM	Sep 13 2024 00:31:00	IRS Department of the Trasury, 1719 Route 10 East, Parsippany, NJ 07054-4507
518297105	EDI: JPMORGANCHASE	Sep 13 2024 00:31:00	CHASE BANK, NA- Chase Card Member Services, PO Box 15548, Wilmington, DE 19886-5548
518297106	EDI: JPMORGANCHASE	Sep 13 2024 00:31:00	Chase Bank, 383 Madison Avenue, New York, NY 10022
518352721	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Sep 12 2024 20:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., JPMC, c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518363890	Email/PDF: resurgentbknotifications@resurgent.com	Sep 12 2024 20:47:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518297118	EDI: SYNC	Sep 13 2024 00:31:00	Lowes Credit Card, c/o SYNBC, PO Box 530914, Atlanta, GA 30353-0914
518400612	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2024 20:44:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
518399636	EDI: PRA.COM	Sep 13 2024 00:31:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
518297112	Email/Text: signed.order@pfwattorneys.com	Sep 12 2024 20:43:00	Discover Bank, c/o Pressler Felt and Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054
518297121	EDI: SYNC	Sep 13 2024 00:31:00	Sams Club Credit Card, P.O. Box 965004, Orlando, FL 32896-5004
518297122	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 12 2024 20:44:00	Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
518328921	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 12 2024 20:44:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518298051	^ MEBN	Sep 12 2024 20:39:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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518401401	+ EDI: AIS.COM		23541-1021
		Sep 13 2024 00:31:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518385253	EDI: WFFC2		
		Sep 13 2024 00:31:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518297126	EDI: WFFC2		
		Sep 13 2024 00:31:00	Wells Fargo Card Services, P.O. Box 51193, Los Angeles, CA 90051-5493
TOTAL: 35			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518377161	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518297103	*+	American Express, P.O. Box 650448, Dallas, TX 75265-0448
518334592	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518540913	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2024 at the address(es) listed below:

Name	Email Address
Alexander J. Rinaldi	on behalf of Trustee Marie-Ann Greenberg bankruptcy@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Joint Debtor Leena C. Amin bankruptcy@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC bankruptcy@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Creditor Americredit Financial Services Inc. dba GM Financial bankruptcy@srr-law.com, 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Debtor Chandramauli R. Amin bankruptcy@srr-law.com 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Creditor BMW Financial Services NA LLC Department, C/O AIS Portfolio Services, LP bankruptcy@srr-law.com, 5390@notices.nextchapterbk.com
Alexander J. Rinaldi	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans

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Structured Transaction Trust, Series 2020-1 bankruptcy@srr-law.com, 5390@notices.nextchapterbk.com

Alexander J. Rinaldi

on behalf of U.S. Trustee U.S. Trustee bankruptcy@srr-law.com 5390@notices.nextchapterbk.com

Alexander J. Rinaldi

on behalf of Creditor Synchrony Bank c/o PRA Receivables Management LLC bankruptcy@srr-law.com,  
5390@notices.nextchapterbk.com

Andrew M. Lubin

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2020-1 nj-ecfmail@mwclaw.com, alubin@milsteadlaw.com

Denise E. Carlon

on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com,  
mortoncraigcf@gmail.com

Kimberly A. Wilson

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2020-1 kimwilson@raslg.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Marie-Ann Greenberg

magecf@magtrustee.com

Michael J. Milstead

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2020-1 bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2020-1 rfay@alaw.net, bkecf@milsteadlaw.com

Sindi Mncina

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans  
Structured Transaction Trust, Series 2020-1 smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19